



A MESSAGE FROM ATTORNEY GENERAL STEVEN T. MARSHALL

One of the most important jobs of the Alabama Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars. My office works hard to empower individuals with the information and tools necessary to protect themselves against scams and the criminals who prey on the unsuspecting. I hope you will find the information in this brochure beneficial in protecting yourself from these types of scams.

Sincerely,

**Office of the Attorney General
State of Alabama
501 Washington Avenue
Post Office Box 300152
Montgomery, Alabama 36130-0152**

IMPORTANT RESOURCES

Office of the Attorney General Consumer Interest Division

334.242.7335
1.800.392.5658
www.ago.alabama.gov

Annual Credit Report

1.877.322.8228
www.annualcreditreport.com

Better Business Bureau

1.800.824.5274
www.bbb.org

Consumer Federation of America
www.consumerfed.org/fakecheckscams

Federal Trade Commission

1.877.438.4338
www.identitytheft.gov

Internet Crime Complaint Center (FBI)

www.ic3.gov

Social Security Administration

1.800.269.0271
www.socialsecurity.gov

United States Postal Inspector

1.877.876.2455
www.deliveringtrust.com

PROTECTING YOUR IDENTITY

DEFENDING YOUR GOOD NAME



Compliments of the
Office of the Attorney General
Consumer Interest Division



WHAT IS IDENTITY THEFT?

Identity theft is a crime in which a person's financial or private information is wrongfully taken and used by someone else, usually for financial gain.

PRECAUTIONS YOU CAN PRACTICE TO AVOID IDENTITY THEFT

Monitor Your Credit Report Regularly. You are entitled to one free credit report each year. See "Important Resources" on the back of this brochure for contact information.

Secure Your Mail. Pickup your mail daily. Notify the post office in advance to hold your mail if you are planning to be out of town. Shred junk mail before discarding it. Reduce the amount of junk mail you receive by opting out of prescreened marketing by calling 1.888.567.8688. or going to www.optoutprescreen.com online.

Protect your Social Security Number. Be cautious giving out your social security number. Always inquire why the person needs the number and what measures will be taken to safeguard your social security number and personal information. Never carry your social security card in your wallet or purse.

Don't Share on the Internet. Be cautious when giving out personal information over the internet and only shop on secured websites. Use a credit card when shopping on the internet to ensure protections of the Fair Credit Billing Act.

Do Not Talk about Private Matters in Public Places. Be aware of your surroundings when carrying on a telephone conversation about your personal affairs in public. You may not be aware of who may be listening. Be cautious about giving out personal information over the telephone.

Register for the National Do Not Call List. It is free to register - call 1.888.382.1222 or go to www.donotcall.gov online.

Protect Financial Information. Limit the information printed on your personal checks. Be selective about giving out account information and only carry credit cards needed for a specific outing. You should also place unique passwords on any new accounts you open.

WHAT SHOULD I DO IF I SUSPECT I AM A VICTIM OF IDENTITY THEFT?

File a Report

Identity theft is a crime. File a report with local law enforcement. Many creditors will request a copy of a police report as proof you are a victim of identity theft. You should also file a report with the Federal Trade Commission.

Contact the Credit Bureaus

Contact the three major credit bureaus and ask that they place a fraud alert on your credit file. You may request to opt out of any pre-approved marketing lists that the bureaus compile by calling 888.567.8688.

Dispute the Charges

Dispute any account charges that are not yours in writing and send them to the creditor. Scrutinize your credit report and close any accounts that you believe have been tampered with or opened fraudulently.

Contact Banks and Credit Card Companies

The agencies listed under "Important Resources" offer valuable assistance in regaining your identity. It is important to contact credit card companies and banks in writing. Be sure to keep your originals and only send copies of documents.

